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**Title:** Nigerian Scam E-mails and the Charms of Capital

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**Abstract:** So-called ‘419’ or ‘advance-fee’ e-mail frauds have proved remarkably successful. Global losses to these scams are believed to run to billions of dollars. Although it can be assumed that the promise of personal gain which these e-mails hold out is part of what motivates victims, there is more than greed at issue here. How is it that the seemingly incredible offers given in these unsolicited messages can find an audience willing to treat them as credible? The essay offers a speculative thesis in answer to this question. Firstly, it is argued, these scams are adept at exploiting common presuppositions in British and American culture regarding Africa and the relationships that are assumed to exist between their nations and those in the global south. Secondly, part of the appeal of these e-mails lies in the fact that they appear to reveal the processes by which wealth is created and distributed in the global economy. They thus speak to their readers’ attempts to map or conceptualise the otherwise inscrutable processes of that economy. In the conclusion the essay looks at the contradictions in the official state response to this phenomena.

**Key Words:**

419s

e-mail scams

Nigeria

Postcolonialism

Anthropology

Karl Marx

## Introduction<sup>1</sup>

According to estimates by the Dutch commercial security firm Ultrascan, so-called 419 scams,<sup>2</sup> originating primarily in Nigeria, but organised increasingly among networks dispersed across the world, defrauded businesses and individuals of the equivalent of more than \$3 billion in 2005 (Ultrascan 2006). By their own admission, the estimate is a conservative one.<sup>3</sup> A decade ago, when the initial approaches of these scams were still being made primarily by fax or by conventional post, the U.S. Embassy in Lagos suggested that the cost to U.S. businesses was running into hundreds of millions of dollars per year (U.S.G.P.O. 1997, p. 52, c.f. House of Representatives 1998). Since then, as anyone with a generic or institutional email address is likely to know, the opening gambits in these scams have increasingly taken the form of unsolicited email contact with huge numbers of potential victims being targeted simultaneously. A recent Chatham House report puts annual losses to the U.K. economy alone, as a result of advance fee frauds, at £150 million (Peel 2006, p. 5).

While there are an almost inexhaustible number of variations on the 419 or the advance fee fraud, most share a basic structure: the mark (*mugu* or *magha*) is contacted by someone who claims to have access to a sum of money which is, in some sense, illicit, or whose existence requires secrecy if it is not to be recovered by the authorities. In return for providing an overseas bank account into which these funds can be moved the mark is offered a generous cut, normally amounting to millions of dollars. Once the relationship is established some obstacle intercedes – an official requiring a bribe, local taxes, shipping costs – the cost of which the mark is required to meet, and which they continue to meet until they are ‘cleaned out’ or until

they realise that the promised millions will never materialise. The average level of loss per capita among the victims of 419 frauds was estimated in America in 2003 to be \$3000 (Viosca et al 2004, p. 13) but examples of individuals and businesses losing hundreds of thousands of dollars are not uncommon (see Sheffer 1999 and International Chamber of Commerce – International Marine Bureau 1994 for some of the more high profile cases).

The 419 scam is a variation on a fraud known historically as the ‘Spanish Prisoner’, which dates to the sixteenth century and thus to the very beginnings of an anonymous public sphere in Europe. The key attributes of the deception are twofold. There is, firstly, the entanglement of the victim with the fate of an unknown figure. In the original version this meant a mysterious and purportedly wealthy captive of Phillip II whose bail the mark was asked to provide in exchange for a promise of generous remuneration upon their release. In the contemporary version it means, to give a preliminary example: ‘The late engineer William Adams, an oil merchant/contractor with the federal government of Nigeria’ who died in a ‘ghastly air crash’ leaving \$22.2M in an account with Union Bank Plc, Lagos, and with ‘no known wife and children’.

The second characteristic of these frauds is the necessity of keeping the proposed scheme secret. In the case of contemporary advance fee frauds this secrecy is secured by the fact that the scam is always framed within a scam, or at least within a proposal which is dubious inasmuch as it seeks to elude local institutional or state oversight. Hence, in this particular example, the e-mailer is presented as a middle ranking bank official attempting to secure the legacy of the engineer William Adams ahead of the ‘[bank’s] management under the influence of our chairman, board of directors, Retired Major General Kalu Uke Kalu’ whose intention it is to divert the

unclaimed deposit to a ‘trust fund for Arms and Ammunition, which will further enhance the course of war in Africa and the world in general.’ (18<sup>th</sup> July, 2002).<sup>4</sup>

Unsurprisingly, these scams have been the subject of a number of vigorous public awareness campaigns orchestrated, *inter alia*, by the British Metropolitan police, the Scottish Executive and by federal and state authorities in America. It is striking, however, how often the message of such campaigns, for all their careful provision of quantitative detail and technical advice, boils down to the homely admonitory maxim that ‘if it seems too good to be true, it probably is’ (e.g. Connecticut Attorney General’s Office 1996, Bureau of International Narcotics and Law Enforcement Affairs 1997, South Carolina Department of Consumer Affairs n.d, Scottish Office 1997). Nor is this formula confined to official public advisory material. Cautionary articles published in journals of business, management and international law dealing with both this kind of advanced fee fraud but also with the related but much more complex phenomena of ‘financial instrument’ frauds, ‘bank debenture’ frauds and ‘high yield investment program’ scams, regularly conclude with this same cliché (e.g. Sheffer 1999, Weishaar 2005, Walters 1995, International Chamber of Commerce – Commercial Crime Services 2001).

The puzzle that these e-mail frauds pose, therefore, is that of the social and historical conditions under which their claims can find an audience willing to treat them with credulity, or at least willing to risk doing so. At a one level, of course, an explanation lies with the greed of those who fall for these scams. This is, as might be imagined, a point that is somewhat relished in Nigerian popular culture. In 2005 the comic actor Nkem Owoh released the hugely successful ‘419-er anthem’ *I Go Chop Your Dollar*, taken from the film *The Master*. The song includes the lines: ‘That Oyinbo people greedy, I say them greedy / I don’t see them tire / That’s why when

they fall into my trap o! / I dey show them fire’. It might well be argued that Owoh’s satirical account is guilty of overlooking the social damage that these deceptions have caused within Nigeria itself where some commentators have argued that the trust required for even the most rudimentary exchange relationships has been irreparably corroded by the prevalence of scamming (Okagbare 2003). All the same, popular explanations of the success of 419s in terms of the ‘tireless greed’ of the Oyinbo make an important point: the on-going history of ‘Oyinbo’ imperialism is part of the condition for the success of these scams. That dialectical irony to which Karl Marx pointed in the context of the 1857 rebellion in India is clearly not lost on the streets of twenty-first century Lagos: ‘There is in human history something like retribution; and it is a rule of historical retribution that its instrument be forged not by the offended, but by the offender himself’ (1974 / 1857, p. 172). In the first section of the essay that follows, therefore, I look to examine in more detail the way in which the ideological instruments forged by the offender – i.e. the common forms of European representation of Africa – have become the rhetorical basis of these scams.

Nevertheless, a sociological puzzle remains. Even in the context of established prejudices about Africa, the offers contained in 419 scams appear not merely implausible but laughable. How is it, then, that these offers which are so obviously ‘too good to be true’ are treated, by at least some of their recipients, as both good and true? I try to answer this question in the second section of the article, but it is worthwhile taking some preliminary guidance at this point from Theodor Adorno. A similar puzzle, after all, motivated much of Adorno’s work, including ‘The Stars Down to Earth’ (1994 / 1952-3), his extended examination of the *Los Angeles Times* astrology column. For Adorno the commercial success of astrological publications, along with the success of other culture industry products, raised precisely this issue of

public credulity in the face of incredible claims, and provided an example ‘on a small test-tube scale’ (35) of the degree to which the triumph of rationality had given birth to diffuse forms of petty irrationality. As far as the subject at hand is concerned, Adorno’s important recognition is that those who buy into the prognostications of astrologers are not merely dupes, but rather that they are involved in a wilful form of self-deception for which the social conditions of late capitalism unrelentingly prepare them. The openly deceitful promises of advertisers, the inflated hype of the film and music industries and, ultimately, the overblown rhetoric of totalitarian states rely upon and promote this self-deception:

People are not only, as the saying goes, falling for the swindle; if it guarantees them even the most fleeting gratification they desire a deception that is nonetheless transparent to them. [...] Without admitting it they sense that their lives would be completely intolerable as soon as they no longer clung to satisfactions which are none at all (1991 / 1975, p. 103).

Hence, according to Adorno, a fatalistic belief in chance reveals itself as the shadowy counterpart to a social order in which meaningful choice is increasingly illusory: ‘Chance itself is planned; not in the sense that it will affect this or that individual but in that people believe in its control’ (Adorno and Horkheimer 2002 / 1947, p. 117). This belief is not blind. Rather, and more disturbingly, it acknowledges in advance the ruse to which it nevertheless surrenders, just as those who purchase lottery tickets admit their own dispossession by so doing. In trying to explain the success of 419 scams in the second part of this essay I take the lesson from Adorno that neither



individual gullibility nor personal greed are adequate explanations for that success. Rather, the seemingly irrational decision of victims to accept offers which are transparently too good to be true has to be understood as being analogous to those responses Adorno documented to a world dominated by exchange relationships. Like horoscopes or adverts, the 419 phenomenon is evidence of a ‘reborn animism [...] a rationally exploited reaction to rationalized society’ (1974 / 1951, p. 239). And like horoscopes, 419s offer an ultimately unsatisfying consolation to ‘consciousness famished for truth [which] imagines it is grasping a knowledge denied to it by official progress in all its forms’ (p. 241).

This article, then, offers a speculative thesis in explanation of the extraordinary effectiveness of these scams, based on an analysis of some 550 examples. Rather than considering these emails in terms of their criminality I want to suggest that, *firstly*, we should recognise that they reveal something about postcolonial economies of knowledge, about the ambiguous forms of worldly awareness which contemporary mass media facilitate. And that, *secondly*, following Adorno’s lead, they reveal something about the struggle to ‘plumb the magicalities of modernity’ (Comaroff and Comaroff 1993, p. xxx) which has been such a concern in the anthropological discussion of contemporary witchcraft in Africa.

### **The stories you might have heard about Africa.**

It is easy to overlook the fact that, in a very direct sense, these e-mails present us with carefully constructed short stories about Africa, stories which knowingly deploy certain conventions of representation about Africa, and stories which thereby invite what we might call an unwitting suspension of disbelief on the part of their non-

African readers. A quote to begin with, from an email claiming to be from a member of the Nigerian Department of Petroleum Resources' contracts award panel and proposing the movement of \$31M from an over-invoiced contract:

We are looking forward to doing business with you and solicit your Total Confidentiality in this transaction. There is no cause for alarm. I give you my word that you are completely safe in doing business with us. Transactions like this have been successfully carried out in the past by most Government executives. Here in my country there is great economic and political disarray and thus looting and corruption is rampant and the order of the day, thus explaining why you might have heard stories of how money is being taken out of Nigeria, this is because everyone is making desperate attempts to secure his or her future, so that when we retire from active service we do not languish in poverty (5<sup>th</sup> June, 2002).

It was, of course, Edward Said who famously argued that European and American imperialism involved a particular equation of knowledge and power (e.g. Said 2003 / 1978, 1993). The actions of imperialism, Said claimed, were entangled with, and in some senses relied upon, the construction of those who were its subjects *as the subjects of imperial knowledge*. Imperialism's necessary assumption was not just that non-Europeans were 'knowable' and 'inherently vulnerable to scrutiny' (2003 / 1978, p. 32), but that their world existed 'since we know it and it exist[ed], in a sense, *as we know it*' (ibid). What this now familiar argument implies, although it is an implication that Said leaves hanging, is that imperial structures of knowledge are in a sense

vulnerable precisely because they are so self-contained, so self-supporting. This point, of course, has been the basis of much of the criticism of Said's model in *Orientalism*, not least because it is not clear how such an apparently self-referential discourse could articulate with the realities of imperial action on the ground. Nevertheless, Said directs attention importantly to the narcissism that both typifies and qualifies European and American claims to 'know' things about the rest of the world.

And it is, in one sense at least, this implication that Gayatri Spivak (1999) is developing when she refers subsequently to the 'sanctioned ignorance' (p. 30) or 'inattention' (p. 164) at the heart of our assertions of knowledge. By 'sanctioned ignorance' Spivak does not just mean a banal lack of interest in the wider world on the part of those who are globally powerful. She means more particularly the wilful overlooking of the fact that the act of speaking for a particular constituency, or in the name of a particular experience, involves a claim to a kind of representative power on the part of the one who does the speaking. In this respect, sanctioned ignorance refers to the pretence that knowledge is neutral and immediate but also to the fact that it involves a kind of surrogacy: representations of the wider world very often stand in for any engagement with the complex and hybrid realities of other kinds of social and historical experience.

Throughout *A Critique of Postcolonial Reason* Spivak asks the reader to imagine how such acts of appropriation might appear if they were themselves to become 'vulnerable to scrutiny'. What would Northern hemisphere pronouncements about the South look like if they could be read from the viewpoint of the 'native informant', from the viewpoint of the figure who is summoned up to licence such pronouncements? For Spivak, whose theoretical presuppositions are very different to those of Said, this question is really just a heuristic strategy, an attempt to look

through an ‘impossible eye’ (p. 37).<sup>5</sup> Nevertheless, the idea of the native informant undoing the ‘master discourse’ which they are supposed to serve recalls the point about the vulnerability of European knowledge in her predecessor’s work. On the one hand, there is an assertion of power in the assumption that other places, other social worlds, are already known by us, or that, at the least, they must inevitably make themselves knowable to us. On the other hand, those who thus assert their power are left curiously blindsided by this very assumption.

This, of course, is where the 419s come in. The prevalence of advance fee fraud scams make clear, it seems to me, that this ‘sanctioned ignorance’ is open to manipulation, and it is so precisely because it has all the self-assurance of a form of knowledge. In other words, these scams rely upon their ability, as my first example puts it, to speak in the context of the stories ‘you might have heard’ about Africa. This means, in the first instance, the staples of contemporary media coverage of the continent: economic and political disarray, rampant looting and corruption, desperate attempts to evade poverty. Hence the host of recent e-mails claiming to be from the sons of black Zimbabwean farmers who had been killed for ‘publicly oppos[ing] the crude policies and crimes against humanity on the white farmers by Mr. Robert Mugabe and his followers’ (23<sup>rd</sup> July, 2002), and seeking to deposit the last of the family fortune overseas. Such e-mails mimic not only the content but also the moral tenor of the media coverage of Zimbabwean politics, at least in Britain:

I am Mr D. Arlett Johnson of the Zimbabwe farmers trust fund. This trust fund was established to cater for white farmers that are internally displaced due to the obnoxious land reform programme of Mr Robert Mugabe, the president of Zimbabwe. Just last week, as the farm land of

one of our members Mr Smithson was forcefully taken over by government officials, the family of Mr Smithson was brutally attacked and his farm house burnt down, the fire inferno killed him and his wife, this was reported in the New York Times. (11<sup>th</sup> Sept, 2002).

Many 419s work through a similar shadowing of high profile news stories about the continent, claiming to be from, among others, individuals ‘directly in charge of [the] RUF and Liberian government programme of arms-for-diamonds’ (21<sup>st</sup> August, 2002) or from ‘one of the Principal commanders of the Union for the Total Independence of Angola: UNITA’ (9<sup>th</sup> Aug, 2002) or from ‘the next heir to the throne of the oil rich kingdom of the Ogoni community’, seeking to export funds after ‘my late father the king and our community spokesperson and environmentalist, author Ken Saro Wiwa was killed in the course of the army’s brutality and occupation’ (10<sup>th</sup> Aug, 2002).

Beyond these immediate references to what has been ‘reported in the New York Times’ and other contemporary media, 419s play on features of European and American ‘knowledge’ about Africa which have a much longer historical provenance. Assumptions, that is to say, about Africa as a scene of perpetual warfare (‘the unending political crises in my country that resulted to missive destruction of human lives and property which is currently in the world news’ (20<sup>th</sup> Aug 2003)), political collapse (‘Nigeria is prone to military coups and the resultant Political/Economic instability has fuelled hyper inflation’ (3<sup>rd</sup> Aug 2002)) and cultural backwardness (‘My three daughters and I are trapped in obnoxious custom and traditional norms’ (18<sup>th</sup> Aug 2003)). And beyond this again, the scams rely, necessarily, on another story that has often been heard about Africa: the assumption that, with its providential combination of natural resources and local dupability, the continent offers the shrewd

European capitalist the promise of unfettered accumulation. There is, as one email puts it, perfectly mimicking this ideology, ‘unimaginable financial reward for both of us’, so long as the implied reader is willing to bring their ‘flair for profitable business’ to the table (13<sup>th</sup> Jan, 2004). In the same way, another mail, offering the chance to share in Mobutu’s ill-gotten gains, has the writer confess in a moment of staged naivety: ‘my main problem now is at 30 years of age I have never handled such huge amount of money, I am confused on how to handle this huge amount of money and also what to do with it as I don’t have anyone to confide in here’ (19<sup>th</sup> July, 2002). The writer of this e-mail begins by admitting: ‘This letter may beat your imagination’. In fact, of course, it is precisely because the image of natives confused by the possible fortunes which surround them, the image of natives surrendering those fortunes voluntarily to a ‘good profile foreigner’, the image of gold bartered for trinkets, has been so much a part of the representation of Africa, that such a proposition can find a believing audience. The e-mail does not ‘beat’ the reader’s imagination, it precisely relies upon a tradition in the Northern hemisphere’s historical ‘imagining’ of Africa.

This is not to suggest that the conflicts and crises referred to in the e-mails mentioned above are simply fictitious. It is true, as the first example suggested, that transactions like those proposed in these messages have been carried out by state officials in Africa. As Jean-Francois Bayart (1999), Beatrice Hibou (1999) and Andrew Apter (1999) have argued, the emergence of 419 scams and similar phenomena such as the Cameroonian *feymen*, needs to be understood in relation to specific social and historical contexts in Africa. Such contexts do include an increasingly explicit overlap between the state and criminalized activities and, in many instances, the increasing use of violence as a means of accumulation. But as Bayart has insisted elsewhere at some length (1993), such developments are *not*

reducible to those two dimensional statements of cause and effect which ‘explain Africa’ by reference to traditional practices, corruption or dependency.’<sup>6</sup> 419s, however, clearly rely upon the fact that their reception occurs, by and large, within a discursive context in which those two dimensional accounts of Africa continue to retain much of their authority. ‘During the time my father was in the government with the late General Sani Abacha’, one mail explains, ‘they were both involved in several deals that yielded Billions of Dollars [...] If you were conversant with world news, you would understand better’ (23<sup>rd</sup> April, 2002). Similarly, another mail, purportedly from ‘one of the sons of the Late Federal Minister of Justice in Nigeria, Chief Bola Ige’, begins: ‘If you have been following events in Nigeria, you must agree with me that the death of my father has been mostly politicized’ (3<sup>rd</sup> Aug, 2002). These challenges can be made, just as other mails can include web-links to BBC and CNN news stories about Daniel Arap Moi or Mobutu Sese Seko, safe in the knowledge that globalised communications media provide the conditions not just for a new kind of cultural awareness, but also for the reproduction of a long-standing sanctioned ignorance: the effacement of heterogeneous and historically complicated experiences, as well as the agency of Africans themselves, by a set of easily swallowed and self-aggrandising assumptions.

Another way of saying all of this is that it is precisely the voice of Spivak’s ‘native informant’ that many of these e-mails adopt:

I am engineer Daniel Ibe, an engineer with the federal ministry of petroleum resources [...] The tiny republic of Benin, a country in west Africa, discovered crude oil, black gold, in port-novo, and since they are not members of OPEC they requested our assistance [...] we were

able to assist in drilling and excavating of this black gold and also spot lifting. As a result of the spot lifting an excess of (\$50.5M) Dollars was recorded and it is in our favour, my colleagues then decided we should look for an honest and sincere person who would [take?] responsibility for this amount[.] (21<sup>st</sup> Feb, 2002).

‘Benin, a country in West Africa...’, or elsewhere: ‘I am Mr John Pujeh, from Sierra Leone, a country in West Africa’ (11<sup>th</sup> June, 2002) or even, as in the beautifully orchestrated beginning to one mail: ‘The Late general Sani Abacha died unexpectedly on the 8<sup>th</sup> June, 1998. His colleagues in the army poisoned him in the presidential palace (Aso Rock) because he ruled Nigeria with an iron hand’ (2<sup>nd</sup> May, 2001). Quite deliberately, the scams speak with the voice of the figure who mediates between an unfamiliar local reality and a Western reader, and who gives their reader knowledge that is tacitly empowering. Spivak’s point is that the ‘native informant’ is part of the production of a knowledge that conceals, a knowledge that camouflages a series of power relations even as it pretends to transparency. But it is, of course, that concealment – the inattention to local agency and subjectivity in our claims to ‘know’ – which these scams manipulate: ‘We are top officials of a major Government parastatal (name withheld) here in Nigeria, and due to our very membership of this parastatal, we are privy to information I am about to vaguely reveal to you in trust and confidence’ (25<sup>th</sup> June, 2002). The conditions for that ‘trust and confidence’ are precisely the assumption of the reader that it is, in some sense, unsurprising or in keeping with the global order of things that this privy information should be laid out before them, out of the blue, to their benefit. The native informant and its contemporary media incarnations may serve to place ‘the South [...] once again in



shadow’ (Spivak 1999, p. 169), but at the same time they make it possible for Northern readers of these emails to forget that there are ‘shadows’ out there, that what is revealed to them may therefore be even more vague than it appears, that more than names can be withheld.

### **Money magics.**

This combination of opacity and transparency, shadows and privy information – encapsulated very neatly in an email from an alleged ‘director and board member of Transparency International, Kenya’, seeking to secure \$43.8M discovered by a contract review panel investigating the Goldenberg scandal during Daniel Arap Moi’s government (7<sup>th</sup> April, 2004) – brings to mind something Peter Geschiere (1997; c.f. West and Sanders 2003) has pointed out about magic in contemporary Africa. This is that magic acts are always, at one and the same time, revelatory *and* concealing, providing those who have recourse to them with secret knowledge, but knowledge whose provenance is shrouded in obscurity. There is, therefore, a very clear *formal* similarity between what we might call the logic of magical practice and the technique of these scams. As Michael Taussig has suggested, in an important revision to the anthropological theorisation of magic, scepticism is not antithetical to the faith that magic demands, but rather its preferred accomplice: ‘magic is efficacious not despite the trick but on account of its exposure [...] power flows not from masking but from unmasking, which masks more than masking’ (2003, p. 273). The point is clearly well understood by the email scammers, many of whom rely precisely upon this ‘skilled revelation of the skilled concealment’ (p. 293):

I know that your immediate apprehensions may be as a result of the popular scam reports you must have told or you must have read of. I must reiterate however that you must not swallow hook, line and sinker all that you have been told or read. [...] My dear, the truth is that many people remain poor in life today by virtue of their ignorance of certain privilege [sic] information. A lot of people today are ignorant of the above information and have unwittingly blown several privilege opportunities that have come their way because they choose to leave the veil over their face [...] I think that your problem after you have gone through with this mail will be that of fear, an almost all-consuming fear of the unknown [...] In life, dreams and fears go hand in hand, so it is not out of place for you to be afraid. Even the most courageous men on earth have their own fears, but courage means being able to perform in the midst of your fear. It is said that an individual cannot discover new ocean until he has the courage to lose sight of the shores. (17<sup>th</sup> June, 2002).

The anthropological claim to have ‘explained’ magical practice, Taussig goes on to argue, dupes itself. It does so because it fails to recognise that perpetual disbelief is the hallmark of magic’s audience in all contexts, and that each successive trick establishes its own authenticity only by exposing the chicanery that came before it. Hence the secular social scientist, doggedly pursuing the underlying rational ‘truth’ of occult practices, serves only to ratify the dialectic by which magical belief is reborn. As the example above makes clear, 419 e-mails are extremely adept at manipulating that dialectic in their own attempts to manufacture belief: ‘this is not one of those

child's play letters you receive where you would be promised some huge percentages' (26<sup>th</sup> July, 2002); 'I have lost confidence with anybody within my country and many out rightly blackmailed us during my course for a reputable friend and partner, either by saying that my mail is a scam, but let me tell you that I am real and not faking, and all that is just propaganda to frustrate my efforts. No thanks to dubious Nigerians that have used that as an opportunity to defraud people' (16<sup>th</sup> Sept, 2002).

419s therefore, in their dextrous shuffling of revelation and concealment, do seem to share a repertoire with magical technique. But perhaps the relationship does not end with this formal symmetry. Jean and John Comaroff (1993, 1999, 2000, 2003) are among a number of writers who have suggested that the flourishing of Ponzi schemes and financial scams in our post-millennial era are symptoms of the same set of social and historical crises as the apparent resurgence of occultism in Africa and elsewhere. The contemporary world, they point out, shows little sign of surrendering to the forces of secular disenchantment that so preoccupied the classic social theorists. Nor, for that matter, does it show much evidence of the improving living standards envisaged by a certain kind of modernisation thesis. Instead globalisation provides us with the spectacle of capital seemingly freed from the constraints of production, of promises of epochal progress lying cheek-to-jowl with terrible poverty, and of societies in which the conventional horizons of European liberal identity – class, nation, community – appear to be beset by instability. In this context, 'the exuberant spread of innovative occult practices and money magics' can be understood as 'the enchantments [...] of a decidedly *neoliberal* economy whose ever more inscrutable speculations seem to call up fresh spectres in their wake' (2000, p. 292). Magic is thus a thoroughly modern cultural form, reflecting the vicissitudes of wealth and identity unleashed by 'millennial capitalism', but simultaneously a 'science of the concrete'

(p. 318) deployed in the attempt to master or mitigate the effects of this crisis-bound historical moment.

The Comaroffs are probably the most well-known and certainly the most flamboyant contributors to an extensive discussion in contemporary anthropology whose central and unifying contention has been the insistence that magic cannot be dismissed as an vestigial irrationalism, nor as a threadbare cultural hand-me-down, but must be recognised as a phenomenon integral to the experience of capitalist modernity across the world (see, for example Fisiy and Geschiere 2001, Geschiere 1997, Geschiere and Nyamnjoh 1998, Meyer 1998, Nyamnjoh, 2001, Pels 2003, Shaw 1997). And as the Comaroffs have been careful to make clear, the sense of crisis and uncertainty provoked by these ‘inscrutable speculations’, the nagging fear that individual and communal agency has been eroded in the face of the global economy, is not limited to Africa anymore than that economy itself. Across the globe, as Michael Watts put it somewhat earlier (Pred and Watts 1992, chps. 1 and 2), human beings seek to ‘rework modernity’, using whatever cultural resources are to hand in order to get a grip on processes whose logic seems unfathomable and whose extent threatens to overwhelm the scale of local experience (c.f. Bastian 1993, 2003, Fisiy 1998, Meyer, 2003, Moore and Sanders, 2001, Smith, A. 2001).

Although they do not, by and large, couch themselves in the language of the occult, it seems clear to me that 419 e-mails might well be understood in this way, at least up to a point. They clearly *do* speak to the sense that the movements of capital are mysterious, inherently dubious, and that if one could only find a means by which to domesticate these abstract forces, untold riches await. ‘A lot of wonders happen these days’ (17<sup>th</sup> June, 2002), as one email points out, which is why, the speaker explains, we have decided ‘to throw caution to the wind and trust you a stranger who

we had never met all of our lives'. Like occult actions, the emails both inhabit and appear to provide an explanatory account of the 'wonders' of capitalist modernity. Like the occult also, they provide some consolation for the fearful sense of estrangement that sweeps in the wake of those wonders: every e-mail, after all, asks its implied reader to retrieve their faith in the possibility that 'trust' can still exist between strangers who have 'never met all of their lives'. Not only do they provide a seeming revelation of hidden economic processes, but they provide that explanation *personally*. The person in question may be 'Deacon David Donka', his story of diamond wealth and dramatic conversion mixing thriller clichés and the high spirituality of evangelical testimony literature in equal parts, and which ends with a 'divine revelation from God that I should invest in your ministry' (9<sup>th</sup> July, 2002), or 'Sekou Moshood', alleged son of Mobutu, under protective custody in Nigeria and looking for a 'stranger that can cooperate with me in this mutual transaction' (3<sup>rd</sup> June, 2002). In all cases, it does seem that the appeal of these scams, like that of occult practice, lies not just in their promise of wealth but also in their promise of a recovered sociality, of 'mutual' cooperation between 'strangers'. Just as contemporary witchcraft beliefs have flourished because of their ability, according to Geschiere (1997; c.f. Ciekawy and Geschiere 1998), to superimpose the register of kinship onto a much more extensive and anonymous set of relations, so these scams clearly do rely upon their ability to make the 'language of intimate, interpersonal affect speak of more abstract social forces' (Comaroff and Comaroff 1999, p. 286).

Having said this, there is perhaps reason to be cautious about the account I have drawn upon here. It may well be the case that the social and historical conjunction outlined by the Comaroffs, and in particular the grossly unequal terrain of postcolonial states such as South Africa, ups the ante on attempts to fathom the

‘mysterious mechanisms of the market’ (1999, p. 284; c.f. Barber 1982), and thus explains the apparent flourishing of ‘money magics’. One might equally argue, it seems to me, that scams such as 419s refer us not to some *newly* mysterious experience unleashed by globalisation, but to one of capitalist modernity’s most fundamental contradictions. I would suggest, in other words, that these e-mails are compelling because they provide a series of answers to the most insuperable conundrum of life under capitalism, a conundrum that Marx said had ‘formed the most important problem of political economy from the Physiocrats to the present day’ (1988 / 1861, p. 28) but which is no less a problem of every day understanding: where does surplus value come from? Or, to put it more prosaically, where does wealth come from, how do the rich become rich? With a thousand different variations, with all the ‘polyinterpretability’ that Geschiere attributes to witchcraft beliefs, the e-mails provide surrogate accounts of how value enters the world, accounts which give the vanishing point of capitalist processes a human face or faces, and a discernible causality. These accounts, of course, take no necessary form. The millions on offer may have been recovered by state investigators from corrupt government officials (24<sup>th</sup> July, 2002), or are being secreted by government officials from the prying eyes of state investigators (29<sup>th</sup> July, 2002); they may have been stolen from slush funds for re-election campaigns (14<sup>th</sup> August, 2002) or they are being stolen in order to fund re-election campaigns (23<sup>rd</sup> August, 2002); they are summoned up from windfall discoveries of limestone by Portuguese mining companies in Mauritius (9<sup>th</sup> July, 2002), from amid Ogoni or Eleme oilfields in the Nigerian delta, or they emerge from the chaos of wars, air-crashes or car accidents on the Sagamu-Lagos expressway.

‘Let me explain’ one e-mail begins, ‘how the money, which is the basis of this business I am proposing, came about’ (26<sup>th</sup> March, 2002), before describing how it

was discovered during a routine audit, in the account of one Roland Simons, a deceased American citizen, so that ‘technically speaking now, it belongs only to his name’. These short fictions, emerging uninvited in mail accounts across the world, thus appear to usher their readers into the holy of holies, to reveal to them the most privy of all information: that hidden scene where ‘money comes about’. They do so, moreover, in a way that reveals that scene as part of a distinctly human story. The scams bait their hook, in other words, not simply with wealth, but with wealth *explained*. In a world dominated by the anonymising circuits of exchange, this apparent revelation of value’s summoning into being, and in particular, the idea of that summoning having been the work of a human agent, has an all too obvious allure. ‘Why would a perfect stranger pick you – also a perfect stranger – to share a fortune with’ asks an advisory brochure published by the U.S. Federal Trade Commission (2003). This mildly irritated and paternalistic question ignores the fact there is a real mythical resonance to the idea that it should be an unbidden stranger who shares a fortune, where fortune refers not simply to wealth, but to an unveiling of hidden knowledge. It is as if, against all the odds and in the midst of a globalised *entfremdung* that was supposed to have conclusively finished their career, Benjamin’s storyteller had rediscovered their voice. And learned, moreover, how to use internet cafes.

### **The charms of capital.**

All of this leads me towards a concluding example. In 1996, the US House of Representatives’ subcommittee on Africa held a special hearing on 419 frauds, which were then in their pre-email form, but were nevertheless represented by the witnesses

as posing a major criminal and economic threat to America (U.S.G.P.O. 1997, p. 52). The response of this elite interpretive community to these scams is striking for a number of reasons. Not the least of these is the degree to which the discussion exhibits a worried sense that those behind these frauds are beyond the reach of U.S. state authorities and are organised in networks that slip the conventional mechanisms of state jurisdiction (see, similarly: Bureau of International Narcotics and Law Enforcement Affairs 1997). As witnesses from the various branches of the U.S. security and intelligence services describe the spiralling institutional forces and powers already deployed or potentially required to combat the 'manufacture [...] of false identifications' (p. 30) and the misuse of 'communications which are beyond government control' (p. 15), one is reminded of Hardt and Negri's (2000, p. 183-204) argument that state power is increasingly defined not in relation to external enemies but in relation to polymorphous threats that are alleged to exist both within and without the nation at once. The witnesses' piqued condemnation of scammers who operate from 'the safety of Nigeria' (p. 23), and the subsequent, abortive legislation threatening sanctions against the Nigerian government (House of Representatives 1998), suggest that it is not just social scientists who struggle to cope with the problems posed by globalisation's 'awkward scale' (Comaroff and Comaroff 1999).

There is, however, something else that troubles those who respond to these scams in the name of state authority. As Marx pointed out, capital as such admits of no distinction between the fraudulent and the authentic. Indeed, quite the reverse is the case: the unleashing of money as a general equivalent undermines the possibility of absolute or intrinsic ethical or religious properties, so that the capitalist era sees precisely the dissolution of ethical values by value. 'Everything is to be had for 'hard cash, which, as itself something existing external to the individual is to be caught



[sic] by fraud, violence, etc. Thus everything is appropriable by everyone, and it depends on chance what the individual can appropriate and what not' (1973 / 1857-8: p. 839). The division between licit and illicit profit is therefore, as Bayart, Ellis and Hibou put it, a necessary judicial fiction of the modern state (1999, chp. 1). Very obviously, the dilemma that these emails and their success represents for these state representatives is that they expose the flimsiness of this fiction. As the chair of the committee, Ileana Ros-Lehtinen, admits: 'It is difficult for us to understand how a businessman successful enough to have the money to actually have \$4 million to put into these schemes could become vulnerable' (U.S.G.P.O. 1997, p. 13). Ostensibly this comment is made as part of a question about the *modus operandi* of the scammers, but haunting it, and haunting the official attempt to make sense of 419s, is the troubling intuition that there is no essential line between legitimate and illegitimate profit. When Deputy Assistant Attorney General Mark Richard describes the 'greatest threat' posed by these criminals as being their 'entrepreneurial nature', and the fact that 'they have at their call a variety of capabilities and they have demonstrated a willingness to shift into any area' (p. 17), he uncannily repeats much of what Sally Miller, witness from the U.S. Department of Commerce, advocates as the necessary qualities for U.S. businesses willing to get their feet 'somewhat dirty' (p. 16) in pursuit of Nigeria's 'legitimate' commercial opportunities. The problem, Richard continues, is the ability and willingness of these illicit entrepreneurs to exploit 'any avenue, criminal avenue' in their pursuit of wealth. His belated qualification suggests something about the fact that the state's distinction between 'legitimate' and 'criminal' are *suffixes* rather than prefixes to capitalist activity, and that these qualifications find only a tenuous hold on capital's protean surface.

‘At the end of all these contacts and transfers’, summarises one of the witnesses in a written submission, ‘the victim – who may have been led to believe that he was participating in a dubious enterprise – has been defrauded of a great deal of his own money, and has received nothing in return’ (p. 24). The all-too-apparent willingness of ‘successful’ and ‘legitimate’ US businessmen (and women) to participate in the ‘dubious enterprises’ that these emails propose demonstrates to an uncomfortable degree that the imperatives of capitalism can undermine the civic or judicial context in which phrases such as ‘his own money’ are socially admitted. Hence the rhetorical energy expended by those involved here, and in subsequent public advisory campaigns, in an effort to demarcate licit business opportunities from illicit business scams; ‘lawless scheming individuals’ from victims who are guilty of nothing more than ‘costly compassion’ (Federal Trade Commission 2003), or of being ‘hard-pressed’ (International Chamber of Commerce – Commercial Crime Bureau 1996, p. 18), or who ‘while sceptical desperately want the deal to be genuine’ (U.S.G.P.O. 1997, p. 36, see also U.S. Secret Service n.d.). But genuine in what sense: really profitable or really legal? Although a leaflet printed for the American business community sets out to help distinguish the ‘profitable from the questionable’ (Business America 1995), it is precisely the collapsible nature of these terms that these scams threaten to expose.

All of this is the case, it seems to me, not only because 419s expose the incomplete control of state authority over the flows of value around the world, and with this the relativity of the terms legal and illegal, but for an even more unsettling reason. I have suggested that – like witchcraft – 419 emails propose stories of how wealth comes about and that this is very much a part of their lure. But, of course, such stories are disingenuous. The money here ‘comes about’ just as magically as it does in

witchcraft accounts: from a security box under a bed, from a dead man's bank account, from the over-inflation of a contract, from kickbacks and graft. What is represented is always, as one e-mail puts it, 'money leaving no trace to any place' (8<sup>th</sup> July, 2002). Although such accounts have the flavour of a secret admitted, although they promise admission for the reader into a privileged clique who have understood the processes by which value enters the world, their stories actually do nothing more than reassert the belief that capital emerges from thin air, or rather, that its origins can be traced no further than the last recorded point on the endless circuit of exchange.

From the point of view of a given individual this may appear to be a valid account. As Marx says: 'one capitalist may admittedly defraud another and hence draw from circulation more value than he threw in' (1988 / 1861, p. 25). Such, of course, is precisely what the scams are about. But, Marx continues, 'this operation would not increase by one iota the sum total of the circulating value of the capital [...] the class [of capitalists] as a whole cannot defraud itself' (ibid) because capital is not produced in and through exchange, or through private appropriations. And this, it seems to me, is why these scams are so threatening. Not because they are illegal, nor even because they trouble the control facilities of the state, but because they offer pristine, perfectly proper versions of the account of capitalism which we are supposed to accept: the *trompe d'oeil* ideology which understands value as a product of exchange or of embezzlements of one kind or another, the ideology that traces value back only as far as the individual thefts of a Sani Abacha; as far back as the business dealings of Mr. Ahmed Yousseff Mustapha, a conveniently deceased Iraqi oil contractor (10<sup>th</sup> August, 2002); as far back as misappropriations during 'an investment that went bad' by one Astinoos Hermann, worker in a European 'finance trust house' (20<sup>th</sup> June, 2003).

It is, in short, the *legitimacy* of these fictions that is troubling, not their illegitimacy, it is the fact that they hold up an impertinently accurate picture of what capital is alleged to be. If they are therefore to be dismissed as being ‘too good to be true’, in the phrase which so many guardians of corporate interest have used to ridicule them, they reveal equally that capital’s own self-image is too good to be true. If the promise they hold out of wealth conjured from nothing is to be dismissed as implausible, that dismissal indicts the market’s own world of occult beliefs. It has always been a part of those beliefs, as Marx noted, to ascribe ‘to capital some magic power which makes something out of nothing’ (1973 / 1857-8, p. 761). These e-mails are effective because they understand the power of that magic, and their effectiveness worries capitalism’s master magicians precisely because in calling the scammer’s bluff, they threaten to call their own.

## Endnotes

1. I am grateful to colleagues at the University of Glasgow – Bridget Fowler, Robert Gibb, Satnam Virdee and Justin Kenrick – for having taken the time to read and comment on this article.
2. ‘419’, the term by which these scams are generally known, and which has become a generic Nigerian term for wealth gained by dubious means, and for those who are thus enriched, refers to the section of the British colonial penal code which dealt with extortion and fraud, and which remains a part of Nigerian law (see Oriola 2005).
3. This estimate, as with much of the data relating to 419s, should be treated with some caution. On the one hand, the fact the these scams inveigle the mark into seemingly illegal activity means that it is probably safe to assume that a large number of frauds go unreported, while the international nature of the phenomenon means that official investigations are rare and prosecutions even more so. On the other hand, there is some evidence that public campaigns aimed at raising awareness of these frauds in the US and Britain, at least, has had an effect and that victims are increasingly being targeted in Asia and Latin America rather than in Europe and North America (according to the United States Internet Crime Complaint Center report for 2004, for example, ‘Nigerian letter’ frauds represented only 0.2% of all complaints received (National White Collar Crime Center 2005, p. 6).
4. The majority of the e-mails analysed here are collected at: <<[www.potifos.com/fraud/index.html](http://www.potifos.com/fraud/index.html)>> English usage and spelling are uncorrected. The (apparent) date on which the mail was first sent is given after the reference.
5. In other words, Spivak is specifically *not* suggesting that it might be possible, or indeed advisable, to up-end the power relationship in this structure of knowledge.

Were the native informant actually able to master the discourse in their own name they would themselves become entangled in the problems of representation. This is the basis of Spivak's warning about postcolonial criticism's tendency to treat middle class migrants, in a straightforward way, as the voices of 'the South'. Those tempted to accept this role, Spivak goes on to suggest, are guilty of their own form of sanctioned inattention: a refusal to examine the complicities entailed in their own conditions of speaking.

6. My intention here is not to attempt to explain the emergence of 419s in Nigeria, but to consider instead the conditions of their success elsewhere. Any explanation for the emergence of the 419 in Nigeria would certainly need to take into account a series of complex intersections, having to do with, among other things, the following: a) the succession from an economy marked primarily by intermediary accumulation in the oil boom period to one in relative collapse, so that, according to Apter, social standing is increasingly a matter of the simulation of the trappings of class habitus, and such that accumulation based upon deceptions of one sort or another becomes common (see also Smith, D. 2001; International Chamber of Commerce – International Maritime Bureau 1994); b) the (predictable but unintended) fact that structural adjustment programmes and the flow of NGO wealth has exacerbated the processes of 'extraversion' (see Hibou 1999 and Bayart 1993) [i.e. the relationship of power to the control of the flow of resources originating from outwith the nation]; c) that as a consequence of these processes and the associated collapse of state welfare provision, individuals are increasingly thrown back upon a range of existing cultural repertoires (Bayart 1999), including the use of trickster traditions and the manipulation of social networks as means to survive; d) the historical antecedent of the colonial state, under

which various forms more or less illicit modes of appropriation, underwritten by the threat of violence, were common.

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